

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Juan Rozon</u>                | Social Security number or ITIN | xxx-xx-7361 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Berqui Rozon</u>              | Social Security number or ITIN | xxx-xx-9736 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 18-29776-VFP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Juan Rozon

Berqui Rozon

12/20/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Juan Rozon  
Berqui Rozon  
DebtorsCase No. 18-29776-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 52

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db/jdb  
517794877 +Juan Rozon, Berqui Rozon, 84 Clifton Avenue, Clifton, NJ 07011-1426  
+AT&T Mobility, Attn: Sunrise Credit Services, 234 Airport Plaza Blvd. Suite 4,  
Farmingdale, NY 11735-3938

517794882 +CCS/First National Bank, 500 East 60th St. N., Sioux Falls, SD 57104-0478  
517794880 +Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253  
517794881 +Carisbrook Asset Holding Trust, Attn: KML Law Group, 216 Haddon Ave., Ste. 406,  
Westmont, NJ 08108-2812

517794893 Edwin Rodriguez, 17 Park Avenue, Building 59, East Orange, NJ 07017  
517794886 +Irene Hopka, 257 Clinton Ave., Newark, NJ 07108-2806  
517794888 +Jose Lee, 95 Madison Avenue, Clifton, NJ 07011-2705  
518371002 Kingsmead Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409,  
Charlotte, NC 282199409

518371003 +Kingsmead Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409,  
Charlotte, NC 282199409, Kingsmead Asset Holding Trust,  
c/o Roundpoint Mortgage Servicing Corp. 28219-9409

517794890 +NJ Manufacturers Insurance Co., Attn: Harwood Lloyd, 130 Main Street,  
Hackensack, NJ 07601-7102

517842668 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
517794891 +PSE&G, Attn: Convergent Outsourcing, 800 SW 39th St., Renton, WA 98057-4927  
517794892 +PSEG Services Corporation, Attn: Online Collections, PO Box 1489,  
Winterville, NC 28590-1489

517861262 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8,  
Charlotte, NC 28217-1932

517794894 Roundpoint Mortgage, P.O. Box 19409, Charlotte, NC 28219-9409  
517794897 +Synchrony Bank, Attn: Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2709  
517794885 ++THE HERTZ CORPORATION, 8501 WILLIAMS ROAD, ESTERO FL 33928-3325  
(address filed with court: Hertz, 8501 Williams Rd, Estero, FL 33928)

518439072 Verizon, Attn: Correspondence Team, P.O. Box 409, Newark, NJ 07101  
517794899 +Verizon Wireless, Attn: 16 McLeland Rd., Saint Cloud, MN 56303-2198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2019 00:56:44 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2019 00:56:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235cr +EDI: AISACG.COM Dec 21 2019 05:34:00 CAPITAL ONE Auto Finance a division of Capital One,  
AIS Portfolio Services, LP, c/o Hogan Data Operations, 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901517794876 +E-mail/Text: bknotice@ercbpo.com Dec 21 2019 00:56:48 AT&T Direct TV,  
c/o Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
517908277 +EDI: CINGMIDLAND.COM Dec 21 2019 05:33:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693517794878 +EDI: CAPITALONE.COM Dec 21 2019 05:34:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285517794879 +EDI: CAPONEAUTO.COM Dec 21 2019 05:34:00 Capital One Auto Finance, PO Box 259407,  
Plano, TX 75025-9407517833310 +EDI: AISACG.COM Dec 21 2019 05:34:00 Capital One Auto Finance, a division of,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901517918163 +EDI: AISACG.COM Dec 21 2019 05:34:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 4360, Houston, TX 77210-4360517900697 EDI: CAPITALONE.COM Dec 21 2019 05:34:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083517908999 EDI: BL-BECKET.COM Dec 21 2019 05:34:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701517794883 +EDI: WFNBN.COM Dec 21 2019 05:34:00 Comenity Bank/NY&Co., PO Box 182789,  
Columbus, OH 43218-2789517794884 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 21 2019 01:03:28 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875517905910 +EDI: AIS.COM Dec 21 2019 05:33:00 Directv, LLC, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901517906683 EDI: JEFFERSONCAP.COM Dec 21 2019 05:33:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617517906683 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 21 2019 00:56:59 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617517794887 +E-mail/Text: bncnotices@becket-lee.com Dec 21 2019 00:56:02 Kohls/Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115517905235 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 21 2019 01:04:05 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587517905312 +EDI: MID8.COM Dec 21 2019 05:33:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011517794889 +EDI: NAVIENTFKASMSERV.COM Dec 21 2019 05:33:00 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Dec 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517918173 EDI: PRA.COM Dec 21 2019 05:33:00 Portfolio Recovery Associates, LLC, C/O Synchrony Bank,  
POB 41067, Norfolk VA 23541  
517918279 EDI: PRA.COM Dec 21 2019 05:33:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,  
POB 41067, Norfolk VA 23541  
517908982 EDI: PRA.COM Dec 21 2019 05:33:00 Portfolio Recovery Associates, LLC,  
c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541  
517905912 EDI: Q3G.COM Dec 21 2019 05:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
518520155 EDI: NEXTEL.COM Dec 21 2019 05:33:00 Sprint, 6391 Sprint Parkway,  
Overland Park, KS 66251  
517794895 +EDI: RMSC.COM Dec 21 2019 05:34:00 SYNCB/TJX COS, PO Box 965015, Orlando, FL 32896-5015  
517794896 +EDI: RMSC.COM Dec 21 2019 05:34:00 SYNCB/Toys R US, PO Box 965005,  
Orlando, FL 32896-5005  
517795855 +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517808877 +EDI: AIS.COM Dec 21 2019 05:33:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517794898 +EDI: TFSR.COM Dec 21 2019 05:33:00 Toyota Motor Credit, PO Box 9786,  
Cedar Rapids, IA 52409-0004  
517914912 EDI: BL-TOYOTA.COM Dec 21 2019 05:33:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517901388 +EDI: AIS.COM Dec 21 2019 05:33:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518439073 +EDI: WFFC.COM Dec 21 2019 05:33:00 Wells Fargo/HELOC, 420 Montgomery Street,  
San Francisco, CA 94104-1298

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

David A. Ast on behalf of Debtor Juan Rozon david@astschmidtllaw.com,  
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com  
David A. Ast on behalf of Joint Debtor Berqui Rozon david@astschmidtllaw.com,  
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com  
Denise E. Carlon on behalf of Creditor Kingsmead Asset Holding Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfbis.com;tcolumbini@becker.legal;eperkins@becker.legal  
Kevin Gordon McDonald on behalf of Creditor Carisbrook Asset Holding Trust  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert L. Schmidt on behalf of Joint Debtor Berqui Rozon robert@astschmidtllaw.com,  
info@astschmidtllaw.com;david@astschmidtllaw.com  
Robert L. Schmidt on behalf of Debtor Juan Rozon robert@astschmidtllaw.com,  
info@astschmidtllaw.com;david@astschmidtllaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9